NOTABLE PLAN AND PROGRAM CHANGES EFFECTIVE JANUARY 1, 2005

All Dual-Choice plan changes and coverage changes take effect on January 1, 2005. To change health plans, your payroll/benefits/personnel office must receive your application by 4:30 p.m. on Friday, October 29, 2004.

All plan and provider network changes are made at the request of the health plan. Plans' telephone numbers and addresses are shown on the inside back cover of this booklet.

→ PLANS NO LONGER AVAILABLE

- ➤ <u>Valley Health Plan</u> is <u>no longer available</u> as of January 1, 2005. Subscribers enrolled in this plan <u>must</u> select another plan for 2005.
- > SMP is <u>no longer available</u> in Buffalo, Kewaunee, Pepin, Pierce and Rusk counties. Subscribers in these counties <u>must</u> select another plan for 2005.

→ PLANS NEWLY AVAILABLE

CompcareBlue Northwest will be available as of January 1, 2005. CompcareBlue Northwest is located in Barron, Burnett, Chippewa, Eau Claire, Pepin, Pierce, Polk, St. Croix, and Washburn counties. This HMO offers Uniform Benefits.

→ PLAN CHANGE

Touchpoint Health Plan has been aquired by UnitedHealthcare. Its name is UnitedHealthcare of Wisconsin (UH). If you do not file an application during Dual Choice, you will remain in UnitedHealthcare. The plan will produce new identification cards and its procedures for referrals and prior authorizations will change. The plan will mail out information to current members prior to dual choice. If you have questions or concerns, contact UH at their new phone number listed on the inside back cover of this book.

→ SIGNIFICANT PLAN PROVIDER NETWORK CHANGES

- A number of plans have changed their service areas, some have made significant changes. Please refer to the map on page A-3 and the Plan Descriptions in Section G. Verify with your health plan that your provider(s) is still available to you in 2005.
- Note: Your current health plan is required to provide you with a <u>list of all plan providers</u> that will not be available to you in 2005. You should contact your plan and request this information if you have not received it by October 8th.

→ CHANGES TO STATE MAINTENANCE PLAN (SMP)

➤ SMP Benefit Change: SMP has been redesigned to offer Uniform Benefits effective January 1, 2005. The description of benefits in Section D will serve as the plan's certificate of coverage. A comparison of 2004 SMP benefits to Uniform Benefits appears on pages G-4 and G-5. You must live in an SMP county to be eligible to enroll in SMP.

→ CHANGES TO UNIFORM BENEFITS

See page D-2 for a description of notable changes and clarifications.

- → CHANGES TO DENTAL COVERAGE See Section G, the Plan Description Pages for more information.
 - Network Health Plan is offering dental coverage in 2005.
 - Unity Health Plan, both Community and UW networks, are eliminating their dental deductibles.
 - ➤ **Humana** is extending the use of network provider discounts to services that are not covered by their program. Therefore, if a member has services performed at a network provider that are not a covered benefit, that member will pay less out-of-pocket for them as the provider will bill the discounted amount.

→ INFORMATION ON PROVIDER QUALITY

➤ Leapfrog and CheckPoint The Group Insurance Board supports the goals of improving quality and safety of health care services. The Leapfrog Group and CheckPoint gather information from Wisconsin hospitals on their efforts toward attaining safety practices or standards proved to reduce medical errors and save lives. The Plan Descriptions in Section G have notations on which hospitals have reported information to the Leapfrog Group and/or CheckPoint. You can visit the results on-line at www.leapfroggroup.org and www.wicheckpoint.org. In providing this information, the ETF wants to recognize hospitals that make improvements in patient safety and quality.

→ OTHER INFORMATION ABOUT IT'S YOUR CHOICE

WEB SITE: The Dual-Choice book is available on the ETF Web site at etf.wi.gov. Additional information about the health insurance program and other insurance programs offered to employees, annuitants and continuants is also available at this site.